



**THIRD-PARTY SUBMISSION IN PUBLISHED APPLICATION**  
**per 37 C.F.R. § 1.99**

Application No.: 09/506830  
Applicants: Daniel I. Flitcroft et al.  
Filed: February 18, 2000  
For: CREDIT CARD SYSTEM AND METHOD  
Group Art Unit: 3628  
Examiner: C. Graham

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JUL 20 2005

**GROUP 3600**

Dear Sir or Madam:

These patents and publications are submitted per 37 C.F.R. § 1.99. They are relevant to the pending application 09/506830. The 09/506830 application is being published through the U.S. PTO's "public PAIR portal" at:

[http://portal.uspto.gov/external/portal/!ut/p/\\_s.7\\_0\\_A/7\\_0\\_CH/.cmd/ad/.ar/sa.getBib/.c/6\\_0\\_69/.cc/7\\_0\\_1E\\_T/p/5\\_0\\_18L.d/3?selectedTab=ifwtab&isSubmitted=isSubmitted&dosnum=09506830#](http://portal.uspto.gov/external/portal/!ut/p/_s.7_0_A/7_0_CH/.cmd/ad/.ar/sa.getBib/.c/6_0_69/.cc/7_0_1E_T/p/5_0_18L.d/3?selectedTab=ifwtab&isSubmitted=isSubmitted&dosnum=09506830#) (the "09/506830 webpage").

*Do not enter  
Not in compliance  
with 37 C.F.R. 1.99  
(a) and (e)  
7/15/05*

**Fee & Postcard**

Enclosed is a money order for \$310.00 and a self-addressed postcard—please acknowledge receipt of this submission.

**List of publications and patents submitted for consideration by the Office**

**Copy served by first class mail**

Per 37 C.F.R. § 1.248(a)(4), a copy of this submission was sent on July 11, 2005 via first class mail to the applicant's attorney or agent at:

John F. Guay  
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**Copy of publications and patents**

Copies of pertinent portions of each listed publication and patents are enclosed.

07/15/2005 SSITH1B1 00000095 09506830

01 FC:1201	200.00 OP
02 FC:1202	100.00 OP
03 FC:9998	10.00 OP